

When Hiring a Contractor for Home Improvement or Repair

- ◆ Interview each contractor you are considering; ask for and checking references.
- ◆ Get estimates from at least three different contractors for comparison.
- ◆ Verify if a contractor is licensed, bonded and insured to do work in the City of Cleveland by calling the City of Cleveland Department of Building & Housing at (216) 664-2910.
- ◆ Check with the local Better Business Bureau 216-241-7678 to see if a contractor has had any complaints. <http://www.bbb.org/cleveland/>
- ◆ **Never accept oral contracts!** Insist on a written contract that includes the contractor's name, address, telephone number, license/registration number, a complete description of all work to be done, start and end date, total price, any additions or changes made, and any warranties including time lines.



Make sure that the contractor obtains a permit to do the work — DO NOT let the contractor convince you to get a homeowners permit for the work. Request to see the permit before the work begins.

Understand your payment options:

- ◆ **DO NOT** let the contractor arrange a loan for you.
- ◆ Make sure that you have an affordable payment schedule.
- ◆ **DO NOT** pay the full amount up front.
- ◆ Pay a reasonable down payment and pay the balance upon completion and final inspection of the project.
- ◆ **AVOID PAYING CASH** and always get a receipt for all payments.
- ◆ **KEEP COPIES OF ALL YOUR PAPERWORK!**



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